

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

) Attorney Docket No.: E-974

Thomas J. Foth et al.

) Group Art Unit: 2164

Serial No.: 09/474,492

) Examiner: Steven Wasylchak

Filed: December 29, 1999

) Date: July 11, 2002

Title: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC  
REFUNDS IN AN ONLINE PAYMENT SYSTEM

AMENDMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Office Action dated April 11, 2002, attached are:

1. A clean version of replacement paragraphs and claims, as follows:
  - o Paragraph change on Page 12;
  - o Claims 1, 5-7, and 10-12;
  - o Claims 13-24 (New);
2. Appropriate Remarks; and
3. A version with markings to show the changes made in the Specification and the Claims.

07/23/2002 SZEWDIE1 00000096 161835 09474492

01 FC:102  
02 FC:103

84.00 CH  
72.00 CH

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Assistant Commissioner for Patents  
Washington, D.C. 20231

On July 11, 2002  
Date of Deposit

Signature

Steven J. Shapiro  
Name of Registered Rep.

July 11, 2002  
Date